

**In the United States Bankruptcy Court  
For the Western District of Oklahoma**

In re: Janet Sharpe, )  
                            )  
                            )    Case No. 14-14210  
                            )  
                            )    Chapter 13  
Debtor.                )  
                            )    Judge Niles Jackson

**DEBTOR'S AMENDED OBJECTION TO CLAIM NO. 6, NOTICE OF  
OPPORTUNITY FOR HEARING, NOTICE OF HEARING (TO BE  
HELD IF A RESPONSE IS FILED), AND CERTIFICATE OF SERVICE**

Debtor, Janet Sharpe, objects to Proof of Claim No. 6, filed by U.S. Bank National Association (“U.S. Bank”) for the following reasons:

1. Debtor filed a bankruptcy petition in the above-described proceeding on October 8, 2014.
2. On February 5, 2015, U.S. Bank filed a Proof of Claim docketed as Claim No. 6 in the amount of \$31,172.76.
3. Based on U.S. Bank’s Proof of Claim, U.S. Bank is affirming it has a mortgage and/or note secured by Debtor’s personal residence located at 508 SW 68<sup>th</sup> St., Oklahoma City, OK 73139.
4. U.S. Bank’s Proof of Claim states the amount owed on the mortgage and/or note as of the date the case was filed was \$31,172.76.
5. Debtor believes this amount is artificially inflated, and does not take into account payments made by the Debtor.
6. Debtor believes the amount needed to pay off the mortgage and/or note is actually \$12,000.00, based on the payments she believes have not been properly credited by U.S. Bank.
7. Debtor listed this debt as disputed on Schedule D with a total of \$20,468.00, which Debtor believed to be artificially inflated.
8. U.S. Bank has now filed a Proof of Claim for over \$10,000.00 more than that.
9. Debtor believes the amount needed to pay off the mortgage has been artificially inflated by U.S. Bank’s failure to properly apply payments to Debtor’s account and to keep a proper accounting of payments made.

**THEREFORE**, Debtor respectfully requests the Court enter an Order denying U.S. Bank's proof of claim to the extent the amount necessary to pay off the mortgage exceeds \$12,000.00.

Dated March 13, 2015.

Janet Sharpe,

By her attorney,

/s/ Joshua T. Copeland  
Joshua T. Copeland  
OBA No. 22532  
Law Offices of Josh Copeland  
124 East Main Street  
Norman, OK 73069  
(405) 701-1994 – office  
(405) 701-1960 – fax  
josh@clawok.com

Attorney for Debtor

**NOTICE OF OPPORTUNITY FOR HEARING**

Your rights may be affected. You should read this document carefully and consult your attorney about your rights and the effect of this document. If you do not want the Court to sustain the objection, or you wish to have your views considered, you must file a written response to the objection with the Clerk of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102 no later than 14 days from the date of filing the objection. You should also serve a file-stamped copy of the response to the undersigned [and others who are required to be served] and file a certificate of service with the court. If no response is timely filed, the court may sustain the objection and strike the scheduled hearing without further notice.

**NOTICE OF HEARING  
(TO BE HELD IF A RESPONSE IS FILED)**

Notice is hereby given that if a response to the Amended Objection to Claim No. 6, etc. is filed, the hearing on the matter will be held on April 28, 2015, at 9:45 AM in the 2<sup>nd</sup> floor courtroom of the United States Bankruptcy Court for the Western District of Oklahoma, 215 Dean A. McGee Avenue, Oklahoma City, OK 73102. If no response is timely filed and the court grants the requested relief prior to the above-referenced hearing date, the hearing will be stricken from the docket of the Court.

Dated March 13, 2015.

Janet Sharpe,

By her attorney,

/s/ Joshua T. Copeland  
Joshua T. Copeland  
OBA No. 22532  
Law Offices of Josh Copeland  
124 East Main Street  
Norman, OK 73069  
(405) 701-1994 – office  
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[josh@clawok.com](mailto:josh@clawok.com)  
Attorney for Debtor

**CERTIFICATE OF SERVICE**

I certify that on the 13<sup>th</sup> day of March, 2015, copies of the above referenced document were forwarded via U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses shown below:

**U.S. Bank, National Association  
Nationstar Mortgage, LLC  
Attn: Bankruptcy Department  
PO Box 630267  
Irving, TX 75063**

I further certify that on the 13<sup>th</sup> day of March, 2015, copies of the above referenced document were forwarded via certified U.S. Mail, first class, postage prepaid and properly addressed to the following at the addresses shown below:

**U.S. Bank, National Association  
c/o Jan Estep, President  
425 Walnut Street  
Cincinnati, OH 45202**

/s/ Joshua T. Copeland  
Joshua T. Copeland  
OBA No. 22532  
Law Offices of Josh Copeland  
124 East Main Street  
Norman, OK 73069  
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